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			Doddii	Tage 1 of 0								
Fil	I in this information to	identify your ca	se:									
	Debtor 1	Richard	Thomas Kontir									
	-	First Name	Middle Name Last Na	me	Check if this is:							
	Debtor 2				An amended f	showing postpetition chapter 13						
(5	Spouse, if filing)	First Name	Middle Name Last Na	me		of the following date:						
U	Inited States Bankrup	tcy Court for the	Eastern Distric	ct of Pennsylvania	11/30/2023							
_	Case number f known)	23-11010	MM / DD / YYYY	,								
<u>O</u> 1	fficial Form 1	06J										
S	chedule J:	Your Ex	kpenses			12/15						
						olying correct information. If more						
_				additional pages, write your n	iame and case numbe	er (if known). Answer every question.						
	art 1: Describe Yo		<u>a </u>									
1.	Is this a joint case?											
	No. Go to line 2.											
	Yes. Does Debto	Yes. Does Debtor 2 live in a separate household?										
		ebtor 2 must file	Official Form 106J-2, Expense	s for Separate Household of D	Debtor 2							
2.			□ _{No}									
	Do not list Debtor 1 Debtor 2.		Yes. Fill out this informati for each dependent		nip to Depend age	ent's Does dependent live with you?						
	Do not state the depnames.	pendents'	•	Child	23	□ _{No.} ⊴ Yes.						
	names.			Child		□ _{No.}						
						—— No. ☐ Yes.						
						—— No. ☐Yes.						
						—— No. ☐Yes.						
3.	Do your expenses expenses of people yourself and your o	other than	☑ No □ Yes									
	,											
Pa	art 2: Estimate Y	our Ongoing l	Monthly Expenses									
			nkruptcy filing date unless you s is a supplemental <i>Schedule</i> .			13 case to report expenses as of a e applicable date.						
			sh government assistance if y on <i>Schedule I: Your Incom</i> e (O			Your expenses						
4.	The rental or home for the ground or lot		enses for your residence. Incl	ude first mortgage payments a	nd any rent 4.	\$2,734.00						

4a.

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$100.00

If not included in line 4:

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4a. Real estate taxes

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 Debtor 1
 Richard
 Thomas
 Kontir
 Case number (if known) 23-11010-pmm

 First Name
 Middle Name
 Last Name

	Y	Your expenses	
. Additional mortgage payments for your residence, such as home equity loans	5.	\$162.00	
. Utilities:			
6a. Electricity, heat, natural gas	6a. —	\$250.00	
6b. Water, sewer, garbage collection	6b	\$50.00	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. <u> </u>	\$200.00	
6d. Other. Specify:	6d	\$0.00	
Food and housekeeping supplies	7.	\$800.00	
Childcare and children's education costs	8.	\$0.00	
Clothing, laundry, and dry cleaning	9	\$100.00	
). Personal care products and services	10	\$75.00	
Medical and dental expenses	11	\$100.00	
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12	\$450.00	
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$113.00	
4. Charitable contributions and religious donations	14.	\$0.00	
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a. —	\$0.00	
15b. Health insurance	15b. _	\$0.00	
15c. Vehicle insurance	15c	\$200.00	
15d. Other insurance. Specify:	15d	\$0.00	
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$800.00	
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a	\$0.00	
17b. Car payments for Vehicle 2	17b	\$0.00	
17c. Other. Specify:	17c	\$0.00	
17c. Other. Specify:	17d.	\$0.00	
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 	18	\$0.00	
9. Other payments you make to support others who do not live with you.	10	<u></u>	
Specify:	19	\$0.00	
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	2.		
20a. Mortgages on other property	20a. <u> </u>	\$0.00	
20b. Real estate taxes	20b	\$0.00	
20c. Property, homeowner's, or renter's insurance	20c	\$0.00	
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00	
20e. Homeowner's association or condominium dues	20e.	\$0.00	

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Debtor 1		Richard First Name	Thomas Middle Name	Kontir Last Name	Case number (if known) <u>23-11010-pmm</u>		
21.	Other. Speci	fy:			21. +	\$0.00		
22.	Calculate yo	ur monthly expe	enses.					
	22a. Add lines 4 through 21.				22a	\$6,134.00		
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2				22b	\$0.00		
	22c. Add line 22a and 22b. The result is your monthly expenses.				22c	\$6,134.00		
23.	Calculate your monthly net income.							
	23a. Copy lir	ne 12 (your comb	ined monthly income) f	23a	\$7,412.67			
	23b. Copy your monthly expenses from line 22c above.				23b. _	\$6,134.00		
		t your monthly ex sult is your <i>month</i>	kpenses from your mon	23c	\$1,278.67			
	For example mortgage pa	, do you expect t	o finish paying for your	car loan within the year after you file car loan within the year or do you ex of a modification to the terms of you	xpect your			